UNITED STATES OF AMERICA before the OFFICE OF THRIFT SUPERVISION

In the Matter of

American Savings of Florida, F.S.B. Miami, Florida

OTS Order No.: ATL-95-12 Dated: July 27, 1995

TERMINATION OF ORDER TO CEASE AND DESIST

WHEREAS, American Savings of Florida, F.S.B., Miami, Florida, OTS No. 5405 ("American") through its directors, executed a Stipulation and Consent to Issuance of Order to Cease and Desist ("Stipulation"), which Stipulation was accepted by the Office of Thrift Supervision ("OTS") and, on June 29, 1994, the OTS issued its accompanying Order to Cease and Desist against American ("Order") (Resolution No.: ATL-94-10); and

WHEREAS, the merger of American into First Union National Bank of Florida, Jacksonville, Florida, was consummated and became effective on July 1, 1995, and American's thrift charter has been returned to the OTS and forwarded to the Washington office for cancellation.

NOW THEREFORE, IT IS ORDERED that, effective July 1, 1995, the Order, Resolution No.: ATL-94-10, dated June 29, 1994, is terminated in its entirety.

OFFICE OF THRIFT SUPERVISION

Rickard M. Riccobono Acting Regional Director